

<i>SERFF Tracking Number:</i>	<i>AMLC-126393454</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Globe Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>44149</i>
<i>Company Tracking Number:</i>	<i>2010ARGMSX</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>2010 Globe Individual Standardized Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>2010 Annual Rate Filing/2010ARGMSx</i>		

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2010 Globe Individual SERFF Tr Num: AMLC-126393454 State: Arkansas

Standardized Medicare Supplement

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 44149

Standard Plans Closed

Sub-TOI: MS051.001 Plan A

Co Tr Num: 2010ARGMSX

State Status: Approved-Closed

Filing Type: Rate

Author: Sue Fisher

Reviewer(s): Stephanie Fowler

Date Submitted: 11/20/2009

Disposition Date: 01/04/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2010

Implementation Date: 01/04/2010

State Filing Description:

General Information

Project Name: 2010 Annual Rate Filing

Project Number: 2010ARGMSx

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: A filing was submitted to Nebraska our state of Domicile on 11/20/09 and is pending review

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 5%

Group Market Type:

Filing Status Changed: 01/04/2010

Explanation for Other Group Market Type:

State Status Changed: 01/04/2010

Deemer Date:

Created By: Sue Fisher

Submitted By: Sue Fisher

Corresponding Filing Tracking Number:

Filing Description:

Attached is our 2010 Annual Rate Filing for Individual Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy form as indicated on our Rate Filing Summary Pages and as listed below.

GMSA, GMSA06 +5.0%

SERFF Tracking Number: AMLC-126393454 State: Arkansas

Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 44149

Company Tracking Number: 2010ARGMSX

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

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GMSB, GMSB06 +5.0%

GMSC, GMSC06 +5.0%

GMSF, GMSF06 +5.0%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

Company and Contact

Filing Contact Information

Sue Fisher, Rate Compliance Specialist sfisher@torchmarkcorp.com
3700 S. Stonebridge Drive 972-569-3241 [Phone]
McKinney, TX 75070 972-569-3679 [FAX]

Filing Company Information

Globe Life and Accident Insurance Company	CoCode: 91472	State of Domicile: Nebraska
204 North Robinson Avenue	Group Code: 290	Company Type: Life and Health
Oklahoma City, OK 73102	Group Name: Liberty National	State ID Number:
(405) 270-1400 ext. [Phone]	FEIN Number: 63-0782739	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50.00 x 4 filings = \$200.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$200.00	11/20/2009	32208487

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/04/2010	01/04/2010

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Disposition

Disposition Date: 01/04/2010

Implementation Date: 01/04/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	5.000%	5.000%	\$	14	\$	5.000%	5.000%

SERFF Tracking Number: AMLC-126393454 State: Arkansas

Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 44149

Company Tracking Number: 2010ARGMSX

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: 2010 Globe Individual Standardized Medicare Supplement

Project Name/Number: 2010 Annual Rate Filing/2010ARGMSx

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	2010 Plan A Supporting Documents	Accepted for Informational Purposes	No
Supporting Document	2010 Plan B Supporting Documents	Accepted for Informational Purposes	No
Supporting Document	2010 Plan C Supporting Documents	Accepted for Informational Purposes	No
Supporting Document	2010 Plan F Supporting Documents	Accepted for Informational Purposes	No
Rate	2010 Plan A Rate Page(s)	Approved	Yes
Rate	2010 Plan B Rate Page(s)	Approved	Yes
Rate	2010 Plan C Rate Page(s)	Approved	Yes
Rate	2010 Plan F Rate Page(s)	Approved	Yes

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	5.000%	5.000%		14		5.000%	5.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
Approved 01/04/2010	2010 Plan A Rate Page(s)	GMSA, GMSA06	Revised	Previous State Filing Number: Percent Rate Change Request:	41233 / 2010 AR Plan A SERFF # Rate Page(s).pdf AMLC- 1259641 58 5.000
Approved 01/04/2010	2010 Plan B Rate Page(s)	GMSB06, GMSB	Revised	Previous State Filing Number: Percent Rate Change Request:	41233 / 2010 AR Plan B SERFF # Rate Page(s).pdf AMLC- 1259641 58 5.000
Approved 01/04/2010	2010 Plan C Rate Page(s)	GMSC06, GMSC	Revised	Previous State Filing Number: Percent Rate Change Request:	41233 / 2010 AR Plan C SERFF # Rate Page(s).pdf AMLC- 1259641 58 5.000
Approved 01/04/2010	2010 Plan F Rate Page(s)	GMSF06, GMSF	Revised	Previous State Filing Number:	41233 / 2010 AR Plan F SERFF # Rate Page(s).pdf

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AMLC-
1259641
58

Percent Rate Change 5.000
Request:

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSA / GMSA06

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,037	\$1,089
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near \$0.50)	
Bank Draft	= (Modal Premium) - \$ 2.00	
For Company Use: Plan Code J05		

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSB / GMSB06

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,719	\$1,805
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near \$0.50)	
Bank Draft	= (Modal Premium) - \$ 2.00	
For Company Use: Plan Code J06		

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSC / GMSC06

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,970	\$2,069
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near \$0.50)	
Bank Draft	= (Modal Premium) - \$ 2.00	
For Company Use: Plan Code J07		

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSF / GMSF06

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,986	\$2,085
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near \$0.50)	
Bank Draft	= (Modal Premium) - \$ 2.00	
For Company Use: Plan Code J08		